

**UNITED STATES BANKRUPTCY COURT**  
**EASTERN DISTRICT OF PENNSYLVANIA**

**IN RE: Nicholas M. Lukens** : **Chapter 7**  
:   
**Debtor.** : **Bky. No. 24-10522 PMM**

**ORDER**

**AND NOW**, a reaffirmation agreement having been filed between the Debtor and Ally Bank (doc. # 43, “the Reaffirmation Agreement”);

**AND**, the Court having found, in its Order dated July 11, 2024 that a presumption exists that the Reaffirmation Agreement would impose an undue hardship on the Debtor;

**AND**, the Court having held a hearing on August 7, 2024 pursuant to 11 U.S.C. §524(m) to permit the parties to present evidence to rebut the presumption of undue hardship and to determine whether the Reaffirmation Agreement should be disapproved;

**AND**, the Debtor having rebutted the presumption of undue hardship,

It is hereby **ORDERED** and **DETERMINED** that the Reaffirmation Agreement **IS NOT DISAPPROVED** pursuant to 11 U.S.C. §524(m).

**Date:** 8/7/24



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**PATRICIA M. MAYER**  
**U.S. BANKRUPTCY JUDGE**